

**Information to identify the case:**

Debtor 1	Kenneth L. Jones	Social Security number or ITIN xxx-xx-8521
		EIN -----
Debtor 2 (Spouse, if filing)	Victoria L. Jones	Social Security number or ITIN xxx-xx-3839
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 15-26749-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth L. Jones

Victoria L. Jones

1/4/21

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kenneth L. Jones  
Victoria L. Jones  
Debtor(s)

Case No. 15-26749-MBK  
Chapter 13

District/off: 0312-3

User: admin

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Date Rcvd: Jan 04, 2021

Form ID: 3180W

Total Noticed: 32

The following symbols are used throughout this certificate:

**Symbol**

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
  - ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 06, 2021:**

Recip ID	Recipient Name and Address
db/jdb	Kenneth L. Jones, Victoria L. Jones, 906 Beverly Rd, Burlington, NJ 08016-1002
515722486	+ Acb Receivables Mngmt, 19 Main St, Asbury Park, NJ 07712-7012
515722488	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
515722489	+ Ars Account Resolution, 1643 Harrison Pkwy Ste 1, Sunrise, FL 33323-2857
515722494	Emrg Phy Assoc Of S Jersey, PO Box 740021, Cincinnati, OH 45274-0021
515722499	Lourdes Cardiology Services, PO Box 31077, Newark, NJ 07101-0130
515822475	+ Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
515722500	+ Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Turnpike #220, Syosset, NY 11791-4449
515722501	+ Pnc Mortgage, 1801 E 9th St Ste 200, Cleveland, OH 44114-3103
515809640	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245
515722502	South Jersey Emergency Physicians, PO Box 27005, Newark, NJ 07101-6705
515722503	State Of New Jersey, Dept Of Treasury, Division Of Taxation, PO Box 46, Trenton, NJ 08601-0046
515722504	State Of New Jersey, Dept Of Treasury, Division Of Taxation, PO Box 444, Trenton, NJ 08603-0444
515861992	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
515722507	+ Tsi/51, 507 Prudential Rd, Horsham, PA 19044-2308

TOTAL: 15

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jan 04 2021 21:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Jan 04 2021 21:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515722487	+ Email/Text: bankruptcies@amerassist.com	Jan 04 2021 21:47:00	Amerassist Ar Solution, 445 Hutchinson Ave Ste 5, Columbus, OH 43235-8616
515728651	EDI: AIS.COM	Jan 05 2021 02:03:00	American InfoSource LP as agent for, Presence Health, PO Box 248838, Oklahoma City, OK 73124-8838
515722490	EDI: BANKAMER.COM	Jan 05 2021 01:58:00	Bank Of America, Attention: Recovery Department, 4161 Piedmont Pkwy, Greensboro, NC 27410-8110
515722491	+ EDI: CAPITALONE.COM	Jan 05 2021 01:58:00	Capital One Bank, ATTN: BANKRUPTCY DEPT., Po Box 30285, Salt Lake City, UT 84130-0285
515722492	EDI: CITICORP.COM	Jan 05 2021 01:58:00	Citibank/the Home Depot, Citicorp Credit Svcs/Centralized Bankrup, PO Box 790040, Saint Louis, MO 63179-0040
515722493	Email/PDF: DellBKNotifications@resurgent.com	Jan 04 2021 21:41:34	Dell Financial Services, Dell Financial Services

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Attn: Bankruptcy, PO Box 81577, Austin, TX  
78708-1577

515722495	EDI: RMSC.COM	Jan 05 2021 01:58:00	Gecrb/ Hh Gregg, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515722496	EDI: RMSC.COM	Jan 05 2021 01:58:00	Gecrb/jc Penny, Attention: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104
515722497	+ EDI: IIC9.COM	Jan 05 2021 02:03:00	Ic Systems Inc, Po Box 64378, Saint Paul, MN 55164-0378
515738159	EDI: IRS.COM	Jan 05 2021 01:58:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
515877204	+ Email/Text: Bankruptcy.Notices@pnc.com	Jan 04 2021 21:45:00	PNC Bank, National Association, 3232 Newmark Drive, Attn: Bankruptcy, Miamisburg, OH 45342-5421
515923169	EDI: PRA.COM	Jan 05 2021 02:03:00	Portfolio Recovery Associates, LLC, C/O Dell Financial Services, LLC, POB 41067, Norfolk VA 23541
515845491	EDI: PRA.COM	Jan 05 2021 02:03:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
515722505	+ EDI: RMSC.COM	Jan 05 2021 01:58:00	Syncb/care Credit, Po Box 965036, Orlando, FL 32896-5036
515722506	EDI: TFSR.COM	Jan 05 2021 01:58:00	Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515722498	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 06, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 4, 2021 at the address(es) listed below:

Name	Email Address
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Albert Russo	docs@russotrustee.com
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District/off: 0312-3

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Albert Russo (NA)

on behalf of Trustee Albert Russo docs@russotrustee.com

Alexandra T. Garcia

on behalf of Creditor PNC Bank National Association NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Brad J. Spiller

on behalf of Debtor Kenneth L. Jones bankruptcy@brennerlawoffice.com  
aarcher@brennerlawoffice.com;mcdocherty\_187750@ecf.courtdrive.com

Brad J. Spiller

on behalf of Joint Debtor Victoria L. Jones bankruptcy@brennerlawoffice.com  
aarcher@brennerlawoffice.com;mcdocherty\_187750@ecf.courtdrive.com

Denise E. Carlon

on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Marisa Myers Cohen

on behalf of Creditor PNC Bank National Association ecfmail@ecf.courtdrive.com, jhillier@mwc-law.com

TOTAL: 7